

Information to identify the case:					
Debtor 1	<u>Leslie R. Ashley</u>			Social Security number or ITIN	xxx-xx-8709
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-23669-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leslie R. Ashley

1/14/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leslie R. Ashley
Debtor

Case No. 15-23669-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 14, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2021:

Recip ID	Recipient Name and Address
db	+ Leslie R. Ashley, 10 Mechling Way, Greensburg, PA 15601-2217
sp	+ Daniel Schiffman, Shiffman & Wojdowski, 1300 Fifth Avenue, Pittsburgh, PA 15219-6270
r	+ Donna Wetzel-Felice, Berkshire Hathaway, 108 Old Route 30, Greensburg, PA 15601-3516
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14699362	+ AmeriHome Mortgage Co., 425 Phillips Blvd, Ewing, NJ 08618-1430
14129034	+ Daniel Schiffman, Esq., Schiffman Firm, 1300 Fifth Ave., Pittsburgh, PA 15219-6270
14699361	+ GSF Mortgage Corp., 15430 W. Capitol Dr., Brookfield, WI 53005-2626
14131057	+ Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 15 2021 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 15 2021 02:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 15 2021 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 15 2021 02:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14152149	EDI: BECKLEE.COM	Jan 15 2021 05:43:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14117878	EDI: AMEREXPR.COM	Jan 15 2021 05:43:00	American Express, P.O. Box 297812, Fort Lauderdale, FL 33329-7812
14117879	EDI: BANKAMER.COM	Jan 15 2021 05:43:00	Bank of America, P.O. Box 9212, Wilmington, DE 19886-5019
14121614	Email/Text: bankruptcy@bbandt.com	Jan 15 2021 02:00:00	BB&T, PO Box 1847, Wilson, NC 27894
14117880	Email/Text: bankruptcy@bbandt.com	Jan 15 2021 02:00:00	BB&T Mortgage, P.O. Box 2467, Greenville, SC 29602-2467
14117881	EDI: CITICORP.COM	Jan 15 2021 05:43:00	Best Buy, P.O. Box 6204, Sioux Falls, SD 57117-6204
14117883	EDI: CITICORP.COM	Jan 15 2021 05:43:00	Macy's, P.O. Box 8058, Mason, OH 45040-8058
14173240	EDI: AIS.COM		

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		Jan 15 2021 05:43:00	Department Stores National Bank, c/o American InfoSource LP, PO Box 4457, Houston, TX 77210-4457
14350881	EDI: ECMC.COM	Jan 15 2021 05:43:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14117882	EDI: JPMORGANCHASE	Jan 15 2021 05:43:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
14162313	+ EDI: MID8.COM	Jan 15 2021 05:43:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14117884	EDI: NAVIENTFKASMSERV.COM	Jan 15 2021 05:43:00	Navient, P.O. Box 9533, Wilkes Barre, PA 18773-9533
14175371	EDI: PRA.COM	Jan 15 2021 05:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14117885	EDI: CITICORP.COM	Jan 15 2021 05:43:00	Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
14117886	+ EDI: STFM.COM	Jan 15 2021 05:43:00	State Farm Bank, P.O. Box 3299, Milwaukee, WI 53201-3299
14122165	EDI: STFM.COM	Jan 15 2021 05:43:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14117887	EDI: RMSC.COM	Jan 15 2021 05:43:00	Synchrony Financial, P.O. Box 956052, Orlando, FL 32896-5052
14117888	EDI: WTRRN BANK.COM	Jan 15 2021 05:43:00	Target, P.O. Box 660170, Dallas, TX 75266-0170
14117889	EDI: RMSC.COM	Jan 15 2021 05:43:00	Walmart, P.O. Box 965046, Orlando, FL 32896-5046
14117890	EDI: WFFC.COM	Jan 15 2021 05:43:00	Wells Fargo Bank, P.O. Box 25341, Santa Ana, CA 92799-5341
14133212	EDI: WFFC.COM	Jan 15 2021 05:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, PO Box 1847, Wilson, NC 27894-1847
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin

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Date Rcvd: Jan 14, 2021

Form ID: 3180W

Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Leslie R. Ashley asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Michelle Badolato	on behalf of Creditor Amerihome Mortgage Company LLC mbadolato@stradley.com, bfecker@stradley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6